

**Information to identify the case:**

Debtor 1	<u>Nathaniel D Williams</u>	Social Security number or ITIN	xxx-xx-4962
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Delicia L Cobb-Williams</u>	Social Security number or ITIN	xxx-xx-3524
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 23-17752-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nathaniel D Williams  
aka Nathaniel Dirk Williams

Delicia L Cobb-Williams  
aka Delicia L Williams, aka Delicia Lynetta  
Williams

12/27/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Nathaniel D Williams  
Delicia L Cobb-Williams  
Debtors

Case No. 23-17752-MBK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Dec 27, 2023

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Nathaniel D Williams, Delicia L Cobb-Williams, 240 Villanova Ave, Pemberton, NJ 08068-1764
520052480	+ Deborah Heart and Lung Center, 6 Earlin AQvenue, Browns Mills, NJ 08015-1700
520051976	+ Deborah heart and lung Center, 6 Earlin Avenue, Browns Mills, NJ 08015-1700
520016930	+ First Harvest Credit Union (Previously k, Attn: Bankruptcy, Po Box 5530, Deptford, NJ 08096-0530

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 27 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 27 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcy1@pffcu.org	Dec 27 2023 20:37:00	Police and Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
cr	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 27 2023 20:37:00	Toyota Motor Credit Corporation, Toyota Motor Credit Corporation, 14841 Dallas Parkway, Ste 350, Dallas, TX 75254-7685
520016921	+ Email/PDF: bncnotices@becket-lee.com	Dec 27 2023 20:54:04	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
520016922	+ EDI: CITICORP	Dec 28 2023 01:33:00	Brand Source/Citi Bank, Attn: Citicorp Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520016923	+ EDI: CITICORP	Dec 28 2023 01:33:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520016924	+ EDI: WFNNB.COM	Dec 28 2023 01:33:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520016925	+ EDI: WFNNB.COM	Dec 28 2023 01:33:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
520016933	EDI: CITICORP	Dec 28 2023 01:33:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
520016926	+ EDI: DISCOVER	Dec 28 2023 01:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520016927	+ EDI: DISCOVERPL	Dec 28 2023 01:33:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
520016928	Email/Text: bankruptcycourts@equifax.com	Dec 27 2023 20:37:00	Equifax Information Services, PO Box 740241,

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520016929	^	MEBN		Atlanta, GA 30348
520016931	+	EDI: IRS.COM	Dec 27 2023 20:34:36	Experian, PO Box 4500, Allen, TX 75013-1311
520016932	+	Email/Text: PBNCNotifications@peritussservices.com	Dec 28 2023 01:33:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
520016934	+	EDI: AISMIDFIRST	Dec 27 2023 20:37:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
520016935	+	Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 28 2023 01:33:00	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
520016936	+	Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 27 2023 20:37:00	NMAC, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366
520016937	+	Email/Text: bankruptcy1@pffcu.org	Dec 27 2023 20:37:00	Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495
520016938		Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 27 2023 20:37:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
520016939	+	EDI: SYNC	Dec 28 2023 01:33:00	Syncb/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520016940	+	EDI: SYNC	Dec 28 2023 01:33:00	Syncb/Generac Consumer, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520016941	+	EDI: SYNC	Dec 28 2023 01:33:00	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520016942	+	EDI: SYNC	Dec 28 2023 01:33:00	Syncb/Suzuki Installment, Attn: Bankruptcy, Po Box 530912, Atlanta, GA 30353-0912
520016943	+	EDI: SYNC	Dec 28 2023 01:33:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520016944	+	EDI: SYNC	Dec 28 2023 01:33:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520016945	+	EDI: SYNC	Dec 28 2023 01:33:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520016946	+	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 28 2023 01:33:00	Synchrony Bank/Select Comfort, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520016947	+	EDI: CITICORP	Dec 27 2023 20:37:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
520016948	+	EDI: CITICORP	Dec 28 2023 01:33:00	Trac/CBCD/Citicorp, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520016949	^	MEBN	Dec 27 2023 20:34:43	TransUnion, PO Box 2000, Chester, PA 19016-2000
520016949	+	EDI: USBANKARS.COM	Dec 28 2023 01:33:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2023 at the address(es) listed below:

Name	Email Address
Daniel E. Straffi	bktrustee@straffilaw.com G25938@notify.cincompass.com;dstraffi@ecf.axosfs.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Thomas G. Egner	on behalf of Joint Debtor Delicia L Cobb-Williams tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
Thomas G. Egner	on behalf of Debtor Nathaniel D Williams tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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